

Because domestic violence usually takes place in private, many Americans may not realize how widespread it is. According to the National Violence Against Women Survey, conducted jointly by the Centers for Disease Control and Prevention and the National Institute of Justice, each year in the United States approximately 1.5 million women are raped and/or physically assaulted by their current or former husbands, partners, or boyfriends. Many of these women are victimized more than once over the course of a year. As unsettling as these statistics are, it is also disturbing to realize that the children of battered women frequently witness these attacks, thus becoming victims themselves.

My Administration has worked hard to reduce domestic violence in our Nation and to assist victims and their families. The cornerstone of our efforts has been the Violence Against Women Act (VAWA), which the Congress passed with bipartisan support in 1994 and which I signed into law as part of our comprehensive crime control bill. This important piece of legislation, which contains a broad array of ground-breaking measures to combat violence against women, combines tough penalties with programs to prosecute offenders and provide assistance to women who are survivors of violence.

In the 6 years since I signed VAWA into law, the legislation has provided more than \$1.6 billion to support prosecutors, law enforcement officials, courts, victim advocates, and intervention efforts. We have quadrupled funding for battered women's shelters, created the National Domestic Violence Hotline, and supported community outreach and prevention programs, children's counseling, and child protection services. The Department of Justice has awarded more than 900 discretionary grants and 280 STOP (Services, Training, Officers, Prosecutors) Violence Against Women formula grants to help State, tribal, and local governments and community-based organizations establish specialized domestic violence and sexual assault units, train personnel, enforce laws, develop policies, assist victims of violence, and hold abusers accountable.

These VAWA programs are making a difference across the country. A recent report by the Bureau of Justice Statistics shows that

the number of women experiencing violence at the hands of an intimate partner declined 21 percent from 1993 to 1998. I call on the Congress to reauthorize and strengthen VAWA so that we may continue to build on the progress we have made in combating domestic violence in our Nation.

Through VAWA and other initiatives and programs, we are striving to create a responsive legal system in American communities that not only prevents domestic violence and sexual assault, but also ensures that every victim has immediate access to helpful information and emergency assistance. By taking strong public action against this crime, we are creating a society that promotes strong values, fosters a safe, loving home environment for every family, and refuses to tolerate domestic violence in any form.

Now, Therefore, I, William J. Clinton, President of the United States of America, by virtue of the authority vested in me by the Constitution and laws of the United States, do hereby proclaim October 2000 as National Domestic Violence Awareness Month. I call upon government officials, law enforcement agencies, health professionals, educators, community leaders, and the American people to join together to end the domestic violence that threatens so many of our people.

In Witness Whereof, I have hereunto set my hand this twenty-ninth day of September, in the year of our Lord two thousand, and of the Independence of the United States of America the two hundred and twenty-fifth.

William J. Clinton

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Remarks on the Student Loan Program and Student Assistance

October 2, 2000

Give her another hand. Wasn't she great? [Applause] Good job. Thank you. You know, I thought I'd be having withdrawal today,

after the Olympics—[laughter]—and I was wondering what I would do for an encore, and the answer was, meet Raquel. [Laughter] Thank you very much for being here and for your example.

And Secretary Riley, to you and to all these wonderful people at the Department of Education, I thank you for the astonishing work you've done on the student loan program and on student assistance, generally.

When I ran for President in 1991, late 1991 and 1992, I talked a lot about redoing the student loan program and increasing access to financial assistance through grants, work study, tax credits, and an improved student loan program. I'll never forget one night; it was about 1990, I think. I was then serving as Governor of my home State, and I was up in Fayetteville, Arkansas, which is the home of the University of Arkansas. And a friend of mine and I went out to a coffee shop to have a cup of coffee.

And I did what I always do; I went around and shook hands with everybody at all the tables in there. [Laughter] And there were three young students there having coffee, so I sat down and started talking to them. Two of them were planning to drop out of school. They were already in college—I'll never forget this. And I asked them why in the world they would do that, given the fact that the economy that they would live in for their adult lives put a higher premium on education than ever before.

And both of them said they had to go ahead and get out and work for a couple of years because they knew they could not meet their student loan repayment schedule. And they didn't want to take the money and not be able to pay it back. And it had a searing impact on me. So I said, "Surely, these people are the exception to the rule," so I started nosing around and come to find out there were a lot of people like this.

And that's basically how we got into the idea of the direct student loan with the option to repay as a percentage of your income. I also found a lot of young people who wanted to be teachers, like Raquel, or police officers or nurses, who instead were taking jobs that they found less rewarding but paid more money so they could meet their loan repayment schedule.

The background to all these things that we're going to talk about here in a minute, for me at least, came alive through the stories of young people I met. And then when I went around the country in 1992, I met more and more and more of them. So, Raquel, I'm grateful to you, but I'm also grateful to all those young people, many whose names I don't even know, who took the time to share their stories and tell me about the personal challenges they faced. And it was very important to me because I never could have gotten through college and law school without loans and grants and jobs. And I wanted everybody else to have those opportunities, as well.

Now, one of the big problems we faced in 1993, when I took office, is that the student loan program itself was in danger because its credibility, its very financial underpinnings were threatened by a very high default rate. Nearly one in four students was failing, for a variety of reasons, to repay their student loans. And yet, again I say, we all knew that we needed more people going on to college, not fewer people. So the trick was how to figure out how to get more people to go to college and do a better job of collecting on the student loans and get people to be more responsible in discharging their student loans.

Since 1993, as Secretary Riley said, we have more than doubled our investment in student aid. We've increased Pell grants; expanded work-study slots from 700,000 to a million; created AmeriCorps, which has now given more than 150,000 young people a chance to earn money for college while serving in our communities; created education IRA's, the \$1,500 HOPE scholarship tax credit for the first 2 years of college, and then a lifelong learning credit for the junior and senior years and for graduate school. More than 5 million families already have taken advantage of the HOPE scholarship tax credit in '98 and '99.

We made it easier and cheaper to get loans and for students now to pay them back as a percentage of their future income, and you heard Raquel talking about that.

The Direct Student Loan Program we started, also by fostering competition, have saved students more than \$9 billion in loan repayment costs, just from lower interest

rates alone. Taken together, these actions amount to the largest increases in college access and opportunity since the passage of the GI bill after World War II. And we can now say to every student in America, "The money is there. You can actually go on to college." This is profoundly important.

Students are getting the message; two-thirds of them are now going to college. That's up more than 10 percent over the last few years. We have also tried, as I said, to increase responsibility for repaying these loans. Otherwise, the whole thing would be undermined over the long run. And here's what the Department of Education did, and again, it's just another example of Secretary Riley's sterling leadership and the great qualities of the people there. But here's what they essentially did to reduce the student loan default rate.

First, identified more than 800 schools with consistently high default rates that were obviously not serving their students, and they were eliminated from the program.

Second, more flexible repayment schedules were offered. Students no longer have to default on their loans simply because they're going through a period in their lives where they don't have all the resources they need to make full repayments.

Third, we slashed the cost of the loans, themselves, so it's more affordable to pay them back. A typical \$10,000 student loan today costs \$1,300 less in fees and interest costs than it did 8 years ago. That's astonishing—\$1,300 less on a \$10,000 loan. I guess that sort of explains why some people thought our attempts to establish this program so—[laughter]—that \$1,300 was going somewhere. [Laughter]

Fourth, students are borrowing less than they otherwise would have because of the increases in Pell grants, HOPE scholarships, and other tax credits, and the work-study aid and other student aid. And finally, of course, a stronger economy has made it easier for students to repay their loans.

But listen to this. Thanks to all these factors, today, the student loan default rate has been cut by two-thirds—actually, more than two-thirds. When I took office, the default rate was 22.4 percent; today, it is 6.9 percent. Here's a really impressive thing: This is the

lowest default rate in the history of the student loan program, and it has been achieved while tripling the number of loans given every year. Normally, you think if you give more loans, you'll be loaning more at the margin of risk. This is an astonishing achievement. And Secretary Riley, you should be very proud. I thank your whole team. This is an amazing, amazing thing.

By cutting defaults, increasing collections, and making the system more competitive, we have saved taxpayers and students—the students have saved \$9 billion, and the taxpayers have saved twice that much, \$18 billion, because of the reduction in student loan defaults since 1993. That is very good news for the American people, a total of \$27 billion in savings.

Let me say that this lesson—invest more and have more accountability and have the programs work based on how the real world, the real lives of these students is unfolding—that's the kind of thing I think we ought to do in education generally. And I'd like to say just a few words about the education budget and priorities now pending before the Congress.

For more than 7 years, we've tried to invest more in our schools, in more teachers, smaller classes, more Head Start, more after-school and summer school programs, hooking up 95 percent of the schools to the Internet. We've also demanded more from our schools: higher standards, more accountability for results, more responsibility for turning around failing schools. Secretary Riley points out when we took office, there were only about 14 States with real standards and a core curriculum. Today, there are 49 States. And we got a change in the Federal law to require the States to identify their failing schools and have strategies to turn them around.

We wanted to go further, in terms of the standards for the tests that the students take, through the nonpartisan national association for student testing, called NAGB. And we also would like to pass legislation that requires States to turn around the failing schools in a fixed amount of time or shut them down or put them under new management.

But we have made a lot of progress. Math and reading scores are rising across America—some of the greatest gains in some of the most disadvantaged schools. The number of students taking advanced placement courses has risen by two-thirds in 8 years: among Hispanic students, by about 300 percent; among African-American students, by about 500 percent—taking advance placement courses. College entrance exam scores are rising, even as more students from more disadvantaged backgrounds take the test. That is not an education recession. That is an education revival.

But on the other hand, no serious person believes that American education is where it ought to be. We have the largest and most diverse student body in the history of our country. We have what is immensely frustrating to me, which is evidence that every problem in American education has been solved by somebody, somewhere, but we have still, after almost 20 years of serious effort in education reform, not succeeded in institutionalizing what works in one or two schools right across a school district or right across a State.

So there are lots and lots of challenges still out there. And what I believe we should be doing is to emphasize further changes in the direction we have been moving. We need more investment, and we need more accountability. And we need to understand the central importance of teachers, of principals, of modern facilities, and of genuine, effective accountability systems.

Now, that's my problem with the present congressional budget. The majority in Congress is pushing a budget that would neither increase investment or accountability. It abandons the bipartisan commitment we made just last year to hire 100,000 new highly qualified teachers to reduce class size in the early grades. It fails to guarantee investments in building or modernizing classrooms, when we know that the construction and repair deficit in America's classrooms is over \$120 billion today. It shortchanges investment in after-school programs, in improving teacher quality, in our efforts to turn around schools or shut them down or reopen them under new management.

Even though they claim to be for accountability, the one proven strategy we've gotten that I've seen over and over and over work—from small rural schools in Kentucky to urban schools in California and New York and Ohio—a strategy to identify the schools, turn them around, shut them down, or put them under new management, they failed to support this strategy.

It underfunds our GEAR UP program to get disadvantaged students focused on and prepared for college. It fails to give hard-pressed middle class families a \$10,000 tax deduction for college tuition, which they desperately need.

Now, we've got a \$230 billion surplus, folks. This Congress voted to get rid of the estate tax, to give a \$6.5 million tax break to some Americans. They voted for a marriage penalty relief that didn't just relieve the marriage penalty but gave other upper income Americans huge tax breaks. The least we can do is adequately invest in education. More Americans will make more money, including already wealthy Americans, by having an educated work force in this country, than by anything we can do in giving specialized tax cuts. And we ought to do it and do it now.

We have evidence that, if you invest more and demand more, you can turn the schools around, improve student achievement, get more of our young people going to college, and, as we've seen today in stunning fashion, make the student loan program work better for more students and for the American taxpayers as well.

This is worth fighting for. We now have lots and lots of evidence that if we invest more, and do it in an intelligent way, we can produce real results for the American people. There is no more powerful example than what Secretary Riley and the Department of Education, along with people that have worked with them throughout the country, in college and university after college and university, and more responsible, active students, have done to turn this student loan program around.

Now, it will be available for more and more and more students, and it will do more good, for more and more and more students. We need more stories like Raquel Talley's.

We need more young people like her, who want to give their lives to the education of our children. And we ought to do whatever is necessary to make sure, number one, they can go to college, get out, and succeed, and number two, when someone like her goes in the classroom, the rest of us do whatever we can to make sure she succeeds in the classroom, as well.

Thank you very much.

NOTE: The President spoke at 11:05 a.m. in Presidential Hall in the Dwight D. Eisenhower Executive Office Building. In his remarks, he referred to Raquel Talley, student loan recipient who introduced the President; and NAGB, the National Assessment Governing Board.

Remarks Prior to a Meeting With Congressional and Religious Leaders and an Exchange With Reporters

October 2, 2000

Debt Relief for Poor Countries

The President. Just before you all came in, I looked around this table and I said, "I imagine this is the most amazing group of Americans who has gathered together here in this room since Theodore Roosevelt inaugurated it in 1902." And I thank them all for coming. I think it shows you the depth and breadth of commitment of congressional, religious, and civic leaders to convince Congress to appropriate the entire \$435 million that we pledged in debt relief to the world's poorest countries and to authorize the International Monetary Fund to do its share as well.

It's not often we have a chance to do something that economists tell us is the financial imperative and religious leaders say is a moral imperative. It's not often that we find an issue that puts John Kasich and Maxine Waters on the same side, economists and evangelicals in the same room. All of us feel a common obligation to do the right thing.

In the most indebted countries, one in ten children dies before his or her first birthday; one in three is malnourished; the average adult has only 3 years of schooling. This is a terrible omen for our shared future on this planet, and it is wrong.

More than a year ago, religious leaders organized a very successful global campaign for debt relief. It touched many of us here today and generated strong bipartisan support in the Congress. The United States developed a plan with other creditor nations to triple debt relief available to the world's poorest nations, provided they agreed to put the savings from debt payments into health and education. Here are the results so far.

Last year Bolivia saved \$77 million and spent it on health and education. Uganda used its savings to double its primary school enrollment. Honduras now intends to offer every child 9 years of schooling, instead of 6. Mozambique is buying much needed medicines for Government clinics, especially important there in light of the terrible floods they experienced.

Now, other nations are watching to see if the United States will do its part. If we don't, it's possible that some nations will do all the work that we should have done to qualify, or that they needed to do to qualify, but they won't get any relief at all.

Now, let me remind you, we are talking here about one-five-thousandth of our budget to lift the burden of debt around the world for years to come. We're talking about giving as many as 33 nations a chance for a new beginning and about doing good works that our different faiths demand of us. This is a remarkable opportunity that we must seize now, and we must not let other issues divert us from it.

Again, I'm profoundly grateful to all of you for coming and to you, especially, Representative Kasich, for making sure that this is a broad bipartisan group. So I'd like to open the floor to you to say a few words.

[At this point, Representative John Kasich, Representative Nancy Pelosi, and Archbishop Theodore McCarrick, U.S. Catholic Conference, made brief remarks.]

The President. Thank you. I'd just like to make one more point that I think none of us made, but it's worth making. And again, I want to say this is an amazing group. Rabbi, we thank you for coming. Reverend Robertson and all the Members of Congress. Bono, thanks for coming back from Ireland.